

Certificate of Notice Page 1 of 6
UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

In Re:

RICHARD DALBO

Case No.:

19-28306

Chapter:

7

Judge:

CMG

NOTICE OF PROPOSED PRIVATE SALE

Bunce D. Atkinson, Chapter 7 Trustee, in this case proposes to sell property of the estate to the persons and on the terms described below. If you object to the sale, you must file a written objection with the Clerk of the United States Bankruptcy Court and serve it on the party listed below not later than 7 days before the hearing date.

Address of the Clerk: Clarkson S. Fisher US Courthouse
402 East State Street
Trenton, NJ 08608

If an objection is filed, a hearing will be held before the Honorable Christine M. Gravelle on November 22, 2022 at 10:00 a.m. at the United States Bankruptcy Court, courtroom no. 3, 402 East State Street, Trenton, New Jersey. (Hearing date must be at least 28 days from the date of this notice). If no objection to the sale is filed, the clerk will enter a Certification of No Objection and the sale will be held as proposed.

Description of property to be sold: Debtor Estate's interest in 5 Rio Court, Berkeley Twp., NJ. The sale is free and clear of all liens, claims, and encumbrances except for the existing mortgage, real estate taxes, and homeowner association liens if any, and with no warranties express or implied. All exemptions in the property are waived and shall be paid from the sale proceeds.

Proposed Purchaser: Dawn Dalbo, Debtor

Sale price: \$45,000.00

☐ Pursuant to D.N.J. LBR 6004-5, I request to pay the real estate broker and/or real estate attorney at closing on the terms set forth below.

Name of Professional:

Amount to be paid:

Services rendered:

Higher and better offers will be received. They must be in writing and filed with the clerk not later than 7 days before the hearing date set forth above.

Objections must be served on, and requests for additional information directed to:

Name: Bunce D. Atkinson, Chapter 7 Trustee

Address: 1011 Highway 71, Suite 200, Spring Lake, NJ 07762

Telephone No.: (732) 449-0525

In re:
Richard Dalbo
Dawn Ann Dalbo
Debtors

Case No. 19-28306-CMG
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Oct 20, 2022

Form ID: pdf905

Total Noticed: 48

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 22, 2022:

Recip ID	Recipient Name and Address
db	# Richard Dalbo, 6125 Galleon Way, Tampa, FL 33615-3635
jdb	Dawn Ann Dalbo, 5 Rio Ct, Toms River, NJ 08757-4132
cr	+ SunTrust Bank now Truist Bank, C/O Morton & Craig, LLC, 110 Marter Ave. Suite 301, Moorestown, NJ 08057-3124
518478736	Amerihome Mtg Co, LLC, 21300 Victory Blvd, Woodland Hills, CA 91367-2525
518478745	Diamond Resorts, PO Box 8526, Coral Springs, FL 33075-8526
518482372	+ Diamond Resorts US Collection, POB 845189, Dallas, TX 75284-5189
518478747	Eagle Peak Emergency Phys, PO Box 80150, Philadelphia, PA 19101-1150
518534167	First Florida Credit Union, Post Office Box 3637, Tallahassee FL 32315-3637

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 20 2022 20:32:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 20 2022 20:32:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518478735	+ Email/Text: bkrpt@retrievalmasters.com	Oct 20 2022 20:32:00	American Medical Collection Agency, 4 Westchester Plz, Elmsford, NY 10523-1615
518478737	Email/Text: BarclaysBankDelaware@tsico.com	Oct 20 2022 20:31:00	Barclaycard, PO Box 8833, Wilmington, DE 19899-8833
518478738	Email/Text: BarclaysBankDelaware@tsico.com	Oct 20 2022 20:31:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
518478741	Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 20 2022 20:44:02	Cbna, 50 NW Point Blvd, Elk Grove Village, IL 60007-1032
518552937	+ Email/PDF: ebn_ais@aisinfo.com	Oct 20 2022 20:54:37	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518478739	Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 20 2022 20:54:41	Capital One Bank USA N, PO Box 30281, Salt Lake City, UT 84130-0281
518478740	Email/PDF: gecsed@recoverycorp.com	Oct 20 2022 20:44:08	Carecredit, PO Box 960061, Orlando, FL 32896-0061
518601184	Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 20 2022 20:44:02	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027

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518478742	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 20 2022 20:31:00	Comenitybank/kay, PO Box 182789, Columbus, OH 43218-2789
518478743	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 20 2022 20:31:00	Comenitycb/hsn, PO Box 182120, Columbus, OH 43218-2120
518478744	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 20 2022 20:31:00	Comenitycb/overstock, PO Box 182120, Columbus, OH 43218-2120
518493987	Email/Text: mrdiscen@discover.com	Oct 20 2022 20:31:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518478746	Email/Text: mrdiscen@discover.com	Oct 20 2022 20:31:00	Discover Fin Svcs LLC, PO Box 15316, Wilmington, DE 19850-5316
518478748	Email/Text: legal@firstflorida.org	Oct 20 2022 20:32:00	First Florida Credit U, 500 W 1st St, Jacksonville, FL 32202-3939
518530140	Email/Text: legal@firstflorida.org	Oct 20 2022 20:32:00	First Florida Credit Union, Post Office Box 43310, Jacksonville, FL 32203-3310
518576231	Email/Text: JCAP_BNC_Notices@jcap.com	Oct 20 2022 20:32:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518478749	+ Email/PDF: gecsed@recoverycorp.com	Oct 20 2022 20:43:59	Lowes /Synchrony Bank, PO Box 530914, Atlanta, GA 30353-0914
518478752	^ MEBN	Oct 20 2022 20:30:17	NPAS, PO Box 99400, Louisville, KY 40269-0400
518478750	Email/Text: specialassets@northpointe.com	Oct 20 2022 20:32:00	Northpointe Bank, 3333 Deposit Dr NE, Grand Rapids, MI 49546-1467
518478751	+ Email/PDF: lossmitigation@nwfcu.org	Oct 20 2022 20:44:20	Northwest Fcu, PO Box 1229, Herndon, VA 20172-1229
518589749	Email/Text: Bankruptcy.Notices@pnc.com	Oct 20 2022 20:31:00	PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101
518478753	Email/Text: Bankruptcy.Notices@pnc.com	Oct 20 2022 20:31:00	Pnc Bank, N.A., 1 Financial Pkwy, Kalamazoo, MI 49009-8003
518602286	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 20 2022 20:44:02	Portfolio Recovery Associates, LLC, c/o Diamond Resorts, POB 41067, Norfolk VA 23541
518507017	+ Email/PDF: resurgentbknofications@resurgent.com	Oct 20 2022 20:44:02	Poinciana Medical Center, Resurgent Capital Services, PO Box 1927, Greenville, SC 29602-1927
518478754	Email/PDF: HCABKNotifications@resurgent.com	Oct 20 2022 20:44:02	Poinciana Medical Center, PO Box 740771, Cincinnati, OH 45274-0771
518587398	Email/Text: bnc-quantum@quantum3group.com	Oct 20 2022 20:31:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
518587402	Email/Text: bnc-quantum@quantum3group.com	Oct 20 2022 20:31:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
518512051	+ Email/Text: bankruptcy@bbandt.com	Oct 20 2022 20:31:00	SunTrust Bank, Attn: Support Services, P.O. Box 85092, Richmond, VA 23286-0001
518478755	Email/Text: bankruptcy@bbandt.com	Oct 20 2022 20:31:00	Suntrust Bank, PO Box 85526, Richmond, VA 23285-5526
518478757	Email/PDF: gecsed@recoverycorp.com	Oct 20 2022 20:44:00	Syncb/Care Credit, C/o, PO Box 965036, Orlando, FL 32896-5036
518478760	Email/PDF: gecsed@recoverycorp.com	Oct 20 2022 20:44:08	Syncb/Lumber Liquidato, C/o, PO Box 965036, Orlando, FL 32896-5036
518478762	Email/PDF: gecsed@recoverycorp.com	Oct 20 2022 20:44:09	Syncb/Sams Club, PO Box 965005, Orlando, FL 32896-5005
518478756	Email/PDF: gecsed@recoverycorp.com		

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		Oct 20 2022 20:44:10	Syncb/ashley Homestore, C/o, PO Box 965036, Orlando, FL 32896-5036
518478758	Email/PDF: gecsed@recoverycorp.com	Oct 20 2022 20:43:59	Syncb/jcp, PO Box 965007, Orlando, FL 32896-5007
518478759	Email/PDF: gecsed@recoverycorp.com	Oct 20 2022 20:44:09	Syncb/lowes, PO Box 956005, Orlando, FL 32801
518478761	Email/PDF: gecsed@recoverycorp.com	Oct 20 2022 20:44:00	Syncb/rakutn, PO Box 965024, Orlando, FL 32896-5024
518482147	+ Email/PDF: gecsed@recoverycorp.com	Oct 20 2022 20:43:59	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518585279	+ Email/PDF: ebn_ais@aisinfo.com	Oct 20 2022 20:54:34	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 40

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518482373		Eugene Ravenal
r	##+	Steve LoTimpio, Arista Realty Group, 507 Tapatio Lane, Poinciana, FL 34759-3619

TOTAL: 1 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 22, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 19, 2022 at the address(es) listed below:

Name	Email Address
Andrew J. Kelly	on behalf of Trustee Bunce Atkinson akelly@kbtlaw.com wsheridan@kbtlaw.com;sbrenner@kbtlaw.com
Bunce Atkinson	on behalf of Trustee Bunce Atkinson bunceatkinson@aol.com NJ09@ecfcbis.com,maraujo@atkinsondebartolo.org,atkinson@remote7solutions.com
Bunce Atkinson	bunceatkinson@aol.com NJ09@ecfcbis.com,maraujo@atkinsondebartolo.org,atkinson@remote7solutions.com
Denise E. Carlon	on behalf of Creditor AmeriHome Mortgage Company LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John R. Morton, Jr.	on behalf of Creditor SunTrust Bank now Truist Bank ccfmail@mortoncraig.com mortoncraigccf@gmail.com
MaryBeth Schroeder	on behalf of Debtor Richard Dalbo marybeth@schroedermb-law.com

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MaryBeth Schroeder

on behalf of Joint Debtor Dawn Ann Dalbo marybeth@schroedermb-law.com

Michael A. Artis

on behalf of U.S. Trustee U.S. Trustee michael.a.artis@usdoj.gov

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9